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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA

IN RE: JIMMIE J. MONTGOMERY **CHAPTER 13** HAZEL KATHERINE MONTGOMERY **CASE NO. 10-51752**

SPECIAL NOTICE TO SECURED CREDITOR

TO: Santander Consumer USA, Inc. Reg Agent: CT Corporation System

Des

November 1, 2010.

4701 Cox Road, Suite 301 Glen Allen, VA 23060
Gieli Alieli, VA 25000
scription of Collateral: 2003 Mazda MVP Van
1.) The attached Chapter 13 plan filed by the Debtor(s) purposes (check one):
X To value your collateral. See Section 3 of the plan. Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. See Section 7 of the plan. All or a portion of the amount you are owed will be treated as an unsecured claim.
2.) You should read the attached plan carefully for the details of how your claim is treated. The plan may be confirmed, and the proposed relief granted, <u>unless</u> you file and serve a written objection by the date specified <u>and appear</u> at the confirmation hearing. A copy of the objection must be served on the Debtor(s) their attorney, and the Chapter 13 Trustee.
Date Objection Due: <u>12-27-2010</u> Date & Time of Confirmation Hearing: <u>01-05-2011</u> , at 2:00 p.m. Place of Confirmation Hearing: <u>Courtroom</u> , 3rd Flr, US Courthouse, 116 N. Main St., Harrisonburg, VA 22802
/s/ David Wright Counsel for the Debtor(s) 900 Lakeside Drive Lynchburg, VA 24501 (434) 845-2600 (434) 845-0727
I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by:
X First class mail in conformity with the requirements of Rule 7004(b), Fed. R. Bankr.P; or
Certified mail in conformity with the requirements of Rule 7004(h), Fed. R. Bankr. P; on this

/s/ David Wright Counsel for Debtor(s)